



What to do if you're in a **MOTOR VEHICLE ACCIDENT**

As the holiday season draws near, we urge all AECI Medical Aid Society members and their loved ones to prioritise safety and exercise caution.

Festive celebrations, increased traffic and adverse weather conditions can all contribute to additional risks on the road. If you or a loved one is involved in an accident, here are some important guidelines to keep in mind.



1 Keep **details** of your medical scheme (and contact number), emergency services and insurance provider where they can easily be found in your car (for example on the back of your vehicle licence disc).

2 Contact the AECI-contracted Emergency Medical Services, **Netcare 911** on **082 911** if anyone needs urgent medical assistance.

3 Download the **Netcare 911 app** on your phone and remember to switch on location services for them to get to you faster.



4 If your vehicle is insured, contact your insurer to send **support vehicles** to you, if possible.



5 Contact the **South African Police Services (SAPS)** immediately to report the accident.

6 Record the **date, time and place** of the accident as well as any specific observations (was it raining, were traffic or streetlights out of order, was the road surface compromised in any way, etc?). You may need this information at a later stage or when reporting the accident to SAPS.

7 Record the **registration numbers** of all the vehicles involved and take pictures (or ask a witness to take pictures) of the positions of the vehicles before they are moved from the scene of the accident.

8 Write down at least the **full names and contact details of the driver(s)** of the vehicle(s), which you believe caused the accident. If possible, get their ID numbers too.

9 Write down the **full names and contact details of any potential witnesses** at the scene. This is particularly important if the vehicle that caused the accident drove away.



10 Go to a **hospital** or consult your doctor as soon as possible for a thorough medical examination, even if you don't "feel" that you were injured.



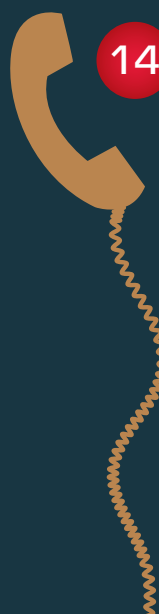
11 Inform your **medical scheme** of the accident. AECI Medical Aid Society has very specific rules, which form part of your membership agreement in respect of the requirements for "third-party" claims.

12 You must **keep all records** relating to the accident and your injuries/medical treatment, if you decide to institute a claim against a liable third party, such as the Road Accident Fund (RAF). This includes:

- A copy of the Police Accident Report.
- Copies of all invoices relating to medical treatment received after an accident as well as proof of payment (including claims that were settled by AECI Medical Aid Society on your behalf).
- Hospital records and reports, which provide more information relating to the severity and impact of the injuries and how they were sustained.

13 If you or your dependants were seriously injured, you should appoint an expert **attorney** who specialises in personal injury claims as early as possible to assist and guide you through the process of preparing and lodging a claim with the RAF.

CAUTION: Be wary of attorney details provided to you by people you don't know! Or attorneys who approach you in the emergency room of the hospital!



14 Call our third-party claims department on **0800 117 222** once you have recovered. Our team of specialists will discuss your rights and options in respect of third-party claims and can refer you to trusted legal advisors.

You can consider instituting a third-party claim against the RAF, subject to the requirements of the relevant Act.

You have 3 years from the date of an identified accident (where the details of the other vehicle and driver are available) to lodge a claim:

- For general damages, especially following severe injuries, for pain and suffering.
- To recover medical expenses paid by AECI Medical Aid Society or you.
- To claim for loss of support in the event of the death of a breadwinner.
- For loss of earnings if you are no longer able to do the same work as before the accident.
- To recover funeral expenses.

15 If you decide to **proceed with a claim** against a liable third party, such as the RAF, you must:

- Familiarise yourself with the requirements of the registered AECI Medical Aid Society rules, specifically clause 3.2 of Annexure C, which can be accessed on the Scheme website
- Complete the AECI Medical Aid Society's Member Undertaking. This will help to ensure that you receive accurate advice and will make it easier for us to assist you and your attorney on record with relevant and required information, which must be included in your claim against a third party.
- Provide our third-party claims team with the name and contact details of your appointed attorney. The claims team can also provide you with contact details of their contracted service providers, who provide their services at agreed lower rates.

SAFE TRAVELS AND HAPPY HOLIDAYS!



NEED HELP? Contact your Scheme for any benefit-related queries you may have.

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